



## **Lower Columbia Community Action Program**

**1526 Commerce Avenue, Longview, WA 98632**

**360-425-3430    [www.lowercolumbiacap.org](http://www.lowercolumbiacap.org)**

### **CSBG Success Story (2009)**

**CSBG Project Name:** Aset Building

**Total Program Budget:** \$65,000 (\$45K-Asset Building, \$20K-IDA)

**Total CSBG Amount of Budget:** \$12,000

**Number of Clients Served:** 452

**Brief activity description:** The Asset Building Services at Lower Columbia Community Action Program (CAP) bundle together a number of services and resources to help low income people develop and effectively manage their assets. These include financial literacy (MoneySmart financial education classes), Individual Development Accounts (savings incentive program), Earned Income Tax Credit, and free tax preparation assistance (in collaboration with trained AARP volunteers.)

**How did this project help clients, build community, and form new partnerships? What aspects of the project would you like to share with the public?**



**Synopsis:** Les and Christy Payton had always wanted to start a fresh produce business. They eagerly leapt in, but without knowing all that was involved. It failed, and they and their family lost everything and became homeless. They came to CAP for employment services and became involved in **CAP's Assets Building Services**. They learned to save and manage their money, and to develop the skills to successfully start a business. This summer they opened Payton's Westside Produce in Lexington. This time it's a success!

**Narrative:** Three years ago Les and Christy Payton rented a space to sell produce on Pacific Way in Longview, Washington, but had to relocate to Westside Highway due to Longview's zoning laws. The high overhead of the new location proved too much for them; their business failed, and they and their family became homeless.

It was during this homeless period that they found an opportunity to learn how to successfully run a business. They got a fresh start when they came to Lower Columbia CAP and became involved in the Assets Building Services. Les was seeking employment at WorkSource when he saw a flier about CAP's MoneySmart classes. He talked with Liz Myntti, program manager of CAP's Assets Building Services, about his and Christy's dream of running their own fresh produce business.

"Liz said, 'You can do this,'" Les remembers. Her enthusiasm and energy gave them hope.

"They have their heart in this business, and they know there is a need for it in the community," said Liz.

They began by signing up for the MoneySmart classes run by CAP, a free eleven-week course on money management that helps people establish personal financial savings habits.

They also signed up for CAP's Individual Development Account (IDA) Program, a savings incentive program where their savings are matched two to one, so their \$2000 becomes \$6000, which they are then required to apply toward their business. They must have six consecutive months of established savings before they receive the match.

With the money they are saving through the IDA Program, they want to purchase a wet rack for fresh produce and a powered forklift.

But they also needed to develop a business plan and learn the basic skills necessary to running a business. Liz referred them to Susan Hoosier at the Small Business Development Center (SBDC), a WSU program located at Lower Columbia College.

"We always had a business license, but never had a business plan," said Les.

Susan Hoosier provided them the skills and advice on how to manage a small business.

"Susan took us under her wing," said Christy. "We started from scratch, learning the basics, learning bookkeeping, and then how to develop a business plan. We realized that, if we wanted to make this business work, we would need to learn new skills."

Les agrees. "If you want to be successful, you have to face the issues that have held you back, whatever they might be."

In June, 2009, Les and Christy opened Payton's Westside Produce in Lexington. The story of their struggles and their achievement was featured on the front page of *The (Longview) Daily News* (see attachment.)

Looking ahead, they are interested in working more with local farmers to sell their produce, as well as with community gardens; and maybe opening a bakery, selling pies and banana bread—"When you have all these overripe bananas, why not make banana bread?" said Christy.

The Paytons will continue refining their business plan and "growing" their business with further coaching and assistance from CAP's Financial Independence Center, that houses the assets building services..

Liz Myntti is confident. "This opening represents more than a new business in the community. It also represents the journey they have made in learning how to successfully plan and manage a business. With their determination and hard work, and now equipped with the right tools, Christy and Les have got it right this time."

Their story also exemplifies the way different services and organizations (CAP, WorkSource, WSU, the Small Business Development Center) can work together to help people succeed.

As Lower Columbia CAP Executive Director Ilona Kerby said, "We are in the business of helping people succeed in realizing a better life for themselves and their families, and that means a stronger, healthier community for us all. Their success is our success."

Attached:

- 1) Photo of Les and Christy Payton (Courtesy of Jessica Lemmons Photography)
- 2) *The (Longview) Daily News* article on Payton's Westside Produce  
[http://tdn.com/business/local/image\\_da5a5743-f785-5f3f-855d-85c5822119aa.html](http://tdn.com/business/local/image_da5a5743-f785-5f3f-855d-85c5822119aa.html)